



**Business
Pricing Guide**

July 2013 to
June 2014

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FNB
First National Bank

how can we help you?

Introduction

FNB is committed to helping you make the most of your bank account, and this includes making you aware of the fees and charges that apply to it.

The charges shown in this guide are effective from the 1st of July 2013. We may however, amend the prices charged for our services, or introduce new fees at any time. We will only do this after we have given you proper notice. Any changes to our fee structures will be advertised on our website or in our branches.

How can we help you?

If you would like more help or advice about your banking needs, you are welcome to contact your Branch Manager or Business Relationship Analyst who will be happy to assist you. This also applies if you are unhappy about any aspect of FNB services, and we welcome your feedback about how we are doing at anytime.

Information on branch contact numbers and other useful information such as our SWIFT number can be found in Section 6 of this guide.

How can I save money on bank charges?

FNB believes in helping you to bank wisely and to stay in control of your finances. To help you do this, we offer a FREE *inContact* service which notifies you of any payments in or out of your account above E100. We also believe in offering you the choice to do your banking from the convenience of your office.

Which is the cheapest way to bank?

Our self-service banking options offer you the cheapest method of banking.

FNB offers business customers the convenience of a Business Debit Card. You can use our ATMs to deposit and withdraw funds or get a balance on your account. You have even more control over your finances with our Online Banking service and you can pay your bills, transfer money between your accounts and get up-to-date account statements.

If you would like to register for our Online Banking service you can do this by contacting your branch.

Using your debit card in stores to pay for goods or services also helps save you money and is the most affordable way to withdraw from your account.

How can I avoid penalty charges?

We recommend that you regularly check your account balance to make sure that you have money to cover your monthly commitments such as debit orders, loan repayments etc. This will avoid you paying penalty fees for dishonoured payments that are returned due to a lack of money in your account.

If you are in financial difficulties we always recommend that you contact your Business Relationship Analyst or Branch Manager so that we can see how we can help you. It's better to do this as soon as you know there may be a problem on your account rather than later.

How can I save on interest charges?

Always pay your business loan on time. This will avoid additional interest charges or penalty fees being applied to your loan account. You can also save on interest by making extra payments to your car loan account.

How can I save on my credit card charges?

The first rule is to always pay your credit card on time, to avoid late payment charges and letting your account get into arrears. Your monthly statement will show the date your payment is due. We recommend that you have a debit order from your current account for the minimum amount due just in case you forget.

Stay within your allocated credit limit to avoid "over limit" charges being added to your account.

You can also make additional payments to your card at any time. This will not only help reduce interest charges, but if you have a credit balance on your account, we will pay you interest. You can then withdraw against the credit balance without incurring additional interest charges.

Avoid using your credit card to withdraw cash, as there is no interest free period on these transactions, so unless you pay this back immediately you will incur interest charges from the date of the withdrawal.

Business & Commercial Cheque Account

FNB offers you two pricing options for our business cheque accounts. You can either select our Pay as You Use option or a fixed pricing option on the account. You get the same fantastic account benefits regardless of which pricing option you choose.

Pay as You Use Option

Item	Pay as You Use Option
Monthly Fee (includes standard issue cheque book & monthly statement)	E55.00
Cheques issued	E40.00
Internal debit orders to FNB accounts (FNB credit card, FNB loan, FNB home loan etc.)	E5.25
External debit orders (including Wesbank)	E16.00
Issue of Bank Cheque	E95.00
Stop Orders to Swaziland Building Society	
Arrangement Fee	E23.00
Monthly Fee	E11.50
Amendments	E10.50
Cancellation	E11.50

Item	Pay as You Use Option
ATM & Cash Withdrawals In-Branch FNB ATM Swaziland Below E500 E501 to E1,000 E1,001 to E1,500 Above E1,500 Other local Banks ATM International ATM International over the counter	E38.00 + 1.48% of value E6.00 E12.00 E18.00 E24.00 FNB ATM fee + E7.50 E37.00 + 2.75% of value E37.00 + 2.75% of value
FNB Mini ATM Below E500 E501 and above	E4.00 E8.00
Local & International POS Purchases	E5.25
Electronic Payments including FNB ATM, Online Banking & Scheduled Payments 150 or less 151 to 250 More than 250	E10.00 E9.00 E8.50
Salary Payments (per transaction) Manual to FNB Account Electronic to FNB Account Manual to no-FNB Account Manual Sweeping of Accounts	E10.50 E6.00 E21.00 E65.00
Deposits Local Cheques SA Rand Cheques Cash at FNB Branch or ATM	FREE 0.80% of value minimum E20.00 E5.00 + 1.48% of value minimum E16.50
Balance Enquiries & Statements ATM Balance Enquiry Branch Monthly Statement Provisional Statement Reprint less than 3 months old Reprint more than 3 months old FNB ATM Mini-Statement	FREE E5.00 FREE E11.00 per page E5.00 per page E11.00 per page E4.85
Subscription Fees including <i>inContact</i>	FREE

Fee Manager Pricing Option

This option is suitable for companies that wish to know their service fees upfront. A fixed monthly fee is paid, which includes 10 free qualifying transactions that can be either manual or electronic transactions¹.

These include all debits initiated by you via cheques or electronic payments.

Qualifying transactions do NOT include the following:

- Special instructions
- Penalty Fees
- Cash Deposits
- Cash Handling Fees
- Transactions made using Online Banking Enterprise™
- ATM transactions made at non FNB ATMs

Item	Pay as You Use Option
Monthly Fee (includes standard issue cheque book & monthly statement) First 10 qualifying transactions Subsequent transactions	E120.00 FREE E13.50 per transaction
Cheques issued	E39.00
Stop Orders to Swaziland Building Society Arrangement Fee Monthly Fee Amendments Cancellation	E23.00 E11.50 E10.50 E11.50
ATM & Cash Withdrawals In-Branch Other local Banks ATM International ATM FNB ATM & mini ATM Swaziland	E13.50 + 1.48% of value ² FNB ATM fee + E7.50 E37.00 + 2.75% of value ATM withdrawals at an FNB ATM qualify as a free transaction (up to 10 per month) thereafter E13.50 per transaction.

¹This option is only applicable to business accounts managed by the branch, and not by accounts held at Business Banking or Corporate Services.

²The cash deposit fee of E37 may be waived if the transaction is completed as one of the first 10 free transactions.

Item	Pay as You Use Option
Local & International POS Purchases	Local & POS transactions qualify as a free transaction (up to 10 per month) thereafter E13.50 per transaction.
Salary Payments (per transaction) Manual to FNB Account Electronic to FNB Account Manual to non-FNB Account Manual Sweeping of Accounts	E10.50 E6.00 E21.00 E65.00
Deposits Local Cheques SA Rand Cheques Cash at FNB Branch or ATM	FREE 0.80% of value, minimum E20.00 E5.00 + 1.48% of value minimum E16.50
Balance Enquiries & Statements ATM Balance Enquiry Branch Monthly Statement Provisional Statement Reprint less than 3 months old Reprint more than 3 months old FNB ATM Mini-Statement	FREE E5.00 FREE E11.00 per page E5.00 per page E11.00 per page E4.85
Subscription Fees including <i>inContact</i>	FREE

Foreign Exchange

FNB offers a range of foreign exchange services, putting global transactions at your fingertips.

Item	Amount	Amount
Swift & Draft Transfers	Inward to your account	Outward from your account
Commission	0.55% of Emalangeni value	0.55% of Emalangeni value
Minimum Charge	£65.00	£65.00
Maximum Charge	£570.00	£570.00
SWIFT Charge	N/A	£75.00
Travellers Cheques	Customer Buying	Bank Buying
Commission	2.5% of Emalangeni value	2.0% of value
Minimum Charge	£100.00	£70.00
Maximum Charge	£3,025.00	£1,650.00
Travellers Cheques-Canadian Dollars		Bank Buying
Commission		2.0% of Emalangeni value
Minimum Charge		£90.00
Maximum Charge		£150.00
Foreign Notes	Customer Buying	Bank Buying
Commission	3.0% of Emalangeni value	2.0% of Emalangeni value
Minimum Charge	£90.00	£100.00
Maximum Charge	£2,000.00	No maximum
Foreign Currency Accounts Withdrawals	Minimum	Maximum
USD	£20.00	£75.00
GBP & EUR	£10.00	£70.00
Deposits	FREE	FREE
Monthly Service Fee	\$5.00, £5.00, €5.00	\$5.00, £5.00, €5.00

Note: Other Forex charges may apply. Please contact your branch for more information.

Other Fees

There are a number of additional fees that apply to all of our accounts.

Item	Amount
Special Instruction Fees	
Bank Cheque	E95.00
ENC Upliftment Fee	E215.00
Special Clearance of Cheque – per cheque ³	E85.00
Error in Deposit – per deposit	E20.00
Deposit of post-dated cheque	E85.00
Deposits received by mail	E10.00
Stop Payments Online Banking FNB Branch	E35.00 E92.00
Deposit Books Non-encoded 100 pages	E37.50
Penalty Fees	
Card Replacement Fee	E75.00
PIN Replacement Fee	E43.00
Dispute Transaction Fee	E65.00
ATM or POS Declined Transaction Fee	E6.00
Insufficient funds on scheduled payment	E6.00
Dishonoured Payment First Two Third & subsequent	E400.00 E515.00

Item	Amount
Honouring (excess item) Fee	
First Two	E200.00
Third & subsequent	E300.00
Inward Unpaid Fee	E75.00

*Additional penalty and other fees may apply. Please contact your branch for more information.

³Special clearance is only offered on cheques above E10,000 and is subject to change.

Online Banking Enterprise™

Monthly Access Fees	
Once-off set up fee	E475.00
Access for the first 2 users	E105.00
Additional 10 users (3-12 total)	E36.00
Per subsequent user	E26.00
Collections Modular Fee	E395.00

Training and Support Fees	
1 st & 2 nd training sessions	FREE
Subsequent training or support per hour or part thereof	E200.00
Charge per km travel	E2.75
Reactivation per Administrator	E162.00

Cash Management Fees

Cash Management Fee	E608.00
Cashman Reports per scheduled export	E12.60
Notification of Cashman structure changes by SMS or email	E4.00

Statements

Historical statements per account by email	E5.30
Scheduled exports of statements per account per month	
15 minutes	E167.00
Hourly	E84.00
Daily	E40.00
Weekly	E18.00
Bi-Weekly	E10.00
Batch authorisation alert by SMS or email	E4.00
Payment or Scheduled Payment notification by SMS, email or fax	E4.00
Account verification - batch	E4.00
Account verification - real time (FNB only)	E5.00

Other Fees

Query of a disputed item	E250.00
Query fee per transaction older than 3 months	E80.00

Transaction Fees

FNB offers discounted rates for transactions completed during non-peak times. The following definitions apply:

Period	Applicable Time
Peak	25 th to the 2 nd of the month
Off Peak	3 rd to the 24 th of the month
Business Hours: Weekdays	08h00 to 16h00
Business Hours: Saturdays	08h00 to 12h00
After Hours	All other times

Transaction Fees

Band	No per month	% discount	Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
1	1-150	0%	E10.00	E8.75	E8.75	E7.00
2	151-250	10%	E9.00	E7.88	E7.88	E6.30
3	251+	15%	E8.50	E7.45	E7.45	E5.95
Real-time gross settlement			>E1 million	E60.00		
Pay2Day (Quick Pay)			<E1 million	E120.00		
Collection Unpaid Items			E1.92 per transaction			

Non-Financial Transactions

Balance Enquiries, Scheduled Export of Transaction History, Restoring of archived/deleted batches & Stop Cheque Enquiries

Band	No per month	% discount	Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
t1	1-50	0%	E3.80	E3.33	E3.33	E2.66
2	51-100	5%	E3.42	E3.00	E3.00	E2.39
3	101-250	10%	E3.23	E2.83	E2.83	E2.26

Useful Contact Numbers

Branch	Phone Number	Fax Number
Bhunu Mall Teller Centre	+268 2505 7970/1	+268 3505 7972
Big Bend Branch	+268 2364 6000/5	+268 2364 6006
Manzini Branch	+268 2505 3181/5	+268 2505 3188
Matsapha Branch	+268 2518 7570/5	+268 2518 7805
Matsapha Agency	+268 2518 7611	+268 2518 7525
Mbabane Main Branch	+268 2404 1961/5	+268 2404 4535
Mbabane Mall Agency	+268 2404 6208	+268 2404 3088
Nhlangano Agency	+268 2207 9321	+268 2207 9327
Piggs Peak Agency	+268 2437 1900/3	+268 2437 1894
Siteki Agency	+268 2343 4393	+268 2343 4416
The Gables Agency	+268 2416 2777	+268 2416 2804
The Corporate Place Agency	+268 2404 3431	+268 2404 3121
Card cancellation 24 hours	+27 11 369 1189 or +27 87 575 9406	
Card cancellation during working hours	+268 251 84606	

Other Useful Information

Reference Numbers	
SWIFT Code	FIRN SZ MX
FNB Branch Code	28-21-64